



## 401(k) Contribution Limits for 2009

	2008 Limits	2009 Limits
<b>Employee Contribution</b>	May elect a percentage of reduction in compensation in 1% multiples or a flat dollar amount up to the lesser of <b>\$15,500 or 100%</b> of compensation.	May elect a percentage of reduction in compensation in 1% multiples or a flat dollar amount up to the lesser of <b>\$16,500 or 100%</b> of compensation.
<b>3-Year Catch-Up</b>	This provision is not allowed under the 401(k) plan	This provision is not allowed under the 401(k) plan
<b>50+ Contribution</b>	401(k) participants age 50 and over are permitted to make additional contributions in the amount of <b>\$5,000</b> .	401(k) participants age 50 and over are permitted to make additional contributions in the amount of <b>\$5,500</b> .
<b>Concurrent Participation Totals</b>	<p>Eligible employees electing to participate concurrently in both the 401(k) and 457 Plans are subject to the total of the individual plan limits:</p> <p>401(k) + 457 = <b>\$31,000*</b></p> <p>401(k) + 457 + 457 3-yr. catch-up = <b>\$46,000*</b></p> <p>401(k) + 457 + both 50+ contributions = <b>\$41,000*</b></p> <p>*or 100% of compensation</p> <p>Participants may not make 50+ contributions and 3-year catch-up contributions concurrently.</p>	<p>Eligible employees electing to participate concurrently in both the 401(k) and 457 Plans are subject to the total of the individual plan limits:</p> <p>401(k) + 457 = <b>\$33,000*</b></p> <p>401(k) + 457 + 457 3-yr. catch-up = <b>\$49,500*</b></p> <p>401(k) + 457 + both 50+ contributions = <b>\$44,000*</b></p> <p>*or 100% of compensation</p> <p>Participants may not make 50+ contributions and 3-year catch-up contributions concurrently.</p>